

receiving data from the investor relating to market value of the asset and to a preferred term of the investment;

receiving data from the investor relating to potential return from the asset over the preferred term;

calculating a discount value for the asset from the potential return;

calculating market values for a range of potential investments using the discount value of the asset and the preferred term of investment;

presenting the investor with a range of market values for the range of investments; and

receiving from the investor an indication of an investment selected from the range.

15. A method according to claim 14, wherein the market values of the investments are calculated to be less than or equal to the future value of the asset.

16. A method according to claim 14, wherein the terms of the investments are calculated to match the preferred term of investment.

17. A method according to claim 14, wherein the investments are calculated to match both the future value of the asset and the preferred term of investment.

18. A method according to claim 14, wherein the market values of the investments are calculated using investment amounts which are less than or equal to the discount value of the asset.

19. A method according to claim 14, wherein a range of market values for a range of investments less than or equal to the future value of the potential return from the asset are presented.

20. A method according to claim 14, wherein the data relating to market value of the asset includes current market valuation, life expectancy and method of depreciation of the asset.

21. A method according to claim 14, wherein the discount value is calculated as the present value of returns from the asset using Microsoft Excel formulae.

22. A method according to claim 14, wherein the investments are calculated using futures and options market data.

23. A computer based method of determining part of the value of an asset for investment by an investor, comprising:

receiving data from the investor relating to market value of the asset and to a preferred term of the investment;

receiving data from the investor relating to
potential return from the asset over the preferred term;
calculating market values for a range of possible
investments according to the potential return from the asset;
presenting the investor with a range of market
values for the range of investments, including at least some
investments in which:

the amounts invested are less than or equal to
the potential return from the asset;

the value of the investment is less than or
equal to the value of the asset;

the term of the investment is substantially
equal to the preferred term; or

the value and term of the investment are
substantially matched to the value of the asset and the
preferred term respectively; and

receiving an indication of a selected investment
from the investor.

24. A computer based method of determining part of
the value of an asset for investment by an investor,
comprising:

receiving from the investor data relating to market
value of the asset and to a preferred term of the investment;

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determining an amount for potential investment as a portion of the value of the asset;

calculating market values for a range of possible investments using the portion of the value of the asset;

presenting the investor with a range of market values for the range of possible investments, including at least some investments in which:

the amounts invested are less than or equal to the portion of the value of the asset;

the value of the investment is less than or equal to the value of the asset;

the term of the investment is substantially equal to the preferred term; or

the value and term of the investment are substantially matched to the value of the asset and the preferred term respectively; and

receiving from the investor an indication of a selected investment.

25. A computer method of determining an amount for investment, comprising:

receiving data from a potential investor relating to a preferred amount for investment and to a preferred term of the investment;

calculating the value of an asset which would yield the preferred amount for investment as a return;

calculating market values for a range of possible investments using the preferred amount of investment and the preferred term;

presenting the investor with a range of market values for the range of investments, including at least some in which:

the invested amounts are less than or equal to the preferred amount for investment;

the value of the investment is less than or equal to the value of the asset;

the term of the investment is substantially equal to the preferred term; or

the value and term of the investment are substantially matched to the value of the asset and the preferred term respectively; and

receiving an indication of a selected investment from the investor.

26. A computer system which provides a financial service according to a method as claimed in claim 14.

27. A computer system for a financial service which carries out a process for determining part of the value of an

asset for an investment by a customer, the system including storage media containing computer process instructions for:

receiving data relating to market value of the asset and to a preferred term of the investment;

receiving data relating to potential return from the asset over the preferred term;

calculating a discount value for the asset from the potential return;

calculating market values for a range of potential investments using the discount value of the asset and the preferred term of investment;

presenting a range of market values for the range of investments;

and receiving an indication of a selected investment.

28. A computer system for a financial service which carries out a process for determining part of the value of an asset for an investment by a customer, the system including storage media containing computer process instructions for:

receiving data relating to market value of the asset and to a preferred term of the investment;

receiving data relating to potential return from the asset over the preferred term;

calculating market values for a range of possible investments according to the potential return from the asset;
presenting a range of market values for the range of investments, including at least some investments in which:

the amounts invested are less than or equal to the potential return from the asset;

the value of the investment is less than or equal to the value of the asset;

the term of the investment is substantially equal to the preferred term; or

the value and term of the investment are substantially matched to the value of the asset and the preferred term respectively; and

receiving an indication of a selected investment.

29. A computer system for a financial service which carries out a process for determining part of the value of an asset for an investment by a customer, the system including storage media containing computer process instructions for:

receiving data relating to market value of the asset and to a preferred term of the investment;

determining an amount for potential investment as a portion of the value of the asset;

calculating market values for a range of possible investments using the portion of the value of the asset;

presenting a range of market values for the range of possible investments, including at least some investments in which:

the amounts invested are less than or equal to the portion of the value of the asset;

the value of the investment is less than or equal to the value of the asset;

the term of the investment is substantially equal to the preferred term; or

the value and term of the investment are substantially matched to the value of the asset and the preferred term respectively; and

receiving an indication of a selected investment.

30. A computer system for a financial service which carries out a process for determining part of the value of an asset for an investment by a customer, the system including storage media containing computer process instructions for:

receiving data relating to a preferred amount for investment and to a preferred term of the investment;

calculating the value of an asset which would yield the preferred amount for investment as a return;

calculating market values for a range of possible investments using the preferred amount of investment and the preferred term;

presenting a range of market values for the range of investments, including at least some in which:

the invested amounts are less than or equal to the preferred amount for investment;

the value of the investment is less than or equal to the value of the asset;

the term of the investment is substantially equal to the preferred term; or

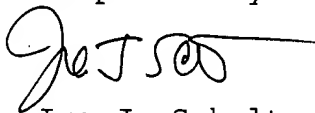
the value and term of the investment are substantially matched to the value of the asset and the preferred term respectively; and

receiving an indication of a selected investment.--

REMARKS

Claims 14 through 30 are claims originally presented in the PCT International application, which were not examined therein.

Respectfully submitted,



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